

Appln No. 09/693,690  
Amdt. Dated February 3, 2005  
Response to Office action of December 14, 2004

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### **REMARKS/ARGUMENTS**

The Applicants thank Examiner for the Office Action dated December 14, 2004. In response to the requirement for information, the Applicants offer the following submissions.

#### **Requirement for Information - 37 C.F.R. 1.105**

The Applicants, and the relevant employees of the Assignee, confirm that they are not aware of any information that may be reasonably necessary for the examination of the present application, apart from the documents listed in the information disclosure statement. The Applicants and the Assignee are well aware of the duty of candor to the USPTO, and understand that the details of any relevant products made or sold prior to December 1999 should be incorporated brought to the Examiner's attention.

The Examiner specifically refers to the light pen, or "Kaleidopen" as it was known, developed by Kia Silverbrook. The "Kaleidopen" was an early working title for a product that was commercially released as the "Fairlight Computer Video Instrument" (CVI). This was a real-time video effects unit that created quite a lot of effects that are now commonly seen on television, but also allowed the user to 'paint' pictures directly on a TV screen, with various simulated brushes, lines, and so forth. The 'pen' part of the name came from the use of a light pen (a pen which 'knows' where it is pointing at the screen by timing light from the raster scan of the CRT), which was replaced in the production version by a low cost digitizing tablet (as this predated the common availability of computer mice). Neither the Kaleidopen or the CVI had anything to do with insurance services, printing, forms, coded surfaces, or form identities.

The "Netpage" system (infra-red coded paper, sensing pen, page decoding server computers, and printer that prints new coded pages in response to sensed data) provides an automated response feedback capability for a system which delivers publications (such as magazines) to a home printer. This system has since extended into specific applications. At the time of invention, the present Applicants were not aware of the prior art such as US 5,477,012 to Sekundur.

The closest prior art that the Applicants are aware of, in terms of actual products that were commercially available pre 1999, is the use of standard digitizing tablets with pre-printed pads of forms. While the Applicants are not directly aware of any such application, it is likely that Insurance applications were implemented with paper pads and digitizing tablets. While achieving the result of inputting information from a paper form using a pen, there are very significant advantages to the Netpage system:

- 1) Forms can be printed on demand
- 2) Forms can vary in layout - the coding regions can be different from form to form
- 3) There is no need for the user to identify the form to the computer system - the pen does this automatically
- 4) There is no need to carry a bulky and expensive digitizing tablet
- 5) There is no need to register the form to the tablet.
- 6) There is no chance of accidentally entering data from one person's form into another persons form (a problem which plagues the digitizing tablet method, and accounts for its limited use today).

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The aspects of claim 1 that are not provided by these prior art systems are shown below in bold. It is easy to see from this that there are multiple points of divergence from the prior art:

#### CLAIM 1

1. A method of providing insurance services, the method including the steps of **printing on demand** on a surface, a form containing information relating to an insurance service, and **at the same time as printing the information, printing on the surface coded data indicative of an identity of the form and of at least one reference point of the form**; receiving, in a computer system, **indicating data from a sensing device regarding the identity of the form** and a position of the sensing device relative to the form, the sensing device, when placed in an operative position relative to the form, **sensing the indicating data using at least some of the coded data**; and identifying, in the computer system **and from the indicating data**, at least one parameter relating to the insurance service.

The technology required to implement the system is also radically different, with the paper and printer being instrumental in implementing the Netpage system, while only being incidental to the digitizer approach

In light of the above, we submit that the Examiner has all the information necessary to complete her examination of the present application. In view of the submissions and amendments of August 25, 2004, we believe that the Examiner's rejection has been successfully traversed. Accordingly, reconsideration and allowance of the application is courteously solicited.